

REMARKS

Claims 1-36 are pending and are unamended. Withdrawal of all objections and rejections are respectfully requested for at least the reasons set forth below.

Petition to Accept Color Drawings

A Petition to Accept Color Drawings was filed on July 11, 2000. Applicant has not received any communication regarding this petition. Please have the petition formally acted upon concurrently with review of this response.

Prior Art Rejections

Claims 1-36 were rejected under 35 U.S.C. § 103(a) as being unpatentable over the combination of Tedesco, Lawlor and Hyde.

1. Present invention

The present invention is not directed to a method of processing or cashing checks or even to a method of conducting financial transactions, which is the subject matter of the applied references and which appears to be the primary focus of the outstanding Office Action. Instead, the present invention is directed to a computer-implemented process of preparing bank service charge reports and earnings credit reports for banking activity of a client. No checks are written, nor are any bills paid, when using the present invention. The Background of the Invention (repeated below) explains some of the problems in the art that the present invention addresses.

Over the last few decades, banks and other financial institutions, hereafter collectively referred to as "banks," have begun charging their clients for the services performed. These charges include, but are not limited to: deposit ticket charges, night bag deposits, electronic transmittal of information, returned check charges and postage. Banks no longer rely to the same extent as they have in the past on the income generated from loans. Bank officers have even attended seminars strictly targeted to increasing revenue through service charges. Even if the evolution of

service charge revenue was unintentional, it has become a lucrative opportunity for many banks.

Clients often receive cryptic monthly statements as to what charges they are actually paying for. Consider a scenario wherein supermarket aisles did not indicate the price of the food on the shelves. In addition, suppose the receipt did not include a detail of the food that was purchased or the price of each item. Instead, only a total due during that shopping trip was provided. Or, if the detail was included, it was not listed in readily understood terms, but only in the UPC Barcodes of the product. It would not be easy to comparison shop, or to determine better ways to shop, such as buying larger sizes of items you may use frequently. This scenario is analogous to the way service charges are presently handled between banks and their clients. Furthermore, the bank often deducts service charges from the earnings credit (Interest) posted to the clients' accounts. To continue the supermarket analogy, imagine if the receipt didn't tell you how much you actually spent that day, just a running total against some prepaid balance you may have on account with the supermarket. Banks may not have intentionally created these problems. However, these problems prevent clients from understanding and managing their charges effectively.

These analogies illustrate how many large businesses (clients) currently interact with their banks. Coupled with the fact that charges imposed are not listed in layman's terms on the bank analysis, it has become extremely difficult for a client to control these charges. This weakens the client's financial and bargaining position and gives little leverage when negotiating with the client's bank. It also inhibits the client from attaining the highest possible earnings credit.

Many clients have numerous locations (stores) throughout the country who use the same bank. The statements issued by the bank offer little help in determining charges per store, and do not provide the client's financial managers with the essential data required to make appropriate fiscal decisions.

An additional problem for clients is that each bank uses its own set of terms to define its service charges and credits, thereby making it difficult or impossible for a client to comparison shop among banks for the best deal on service charges and credits.

Accordingly, there is an unmet need for analysis tools to allow a client to more fully understand bank service charges and credits. The present invention fulfills such a need. (underlining added for emphasis)

2. Patentability of independent claims 1, 12, 19 and 30

None of the three applied references have anything whatsoever to do with any of the three steps in each of the respective independent claims. Specifically, none of the three applied references disclose or suggest step (a) in each of the independent claims, namely, converting service charge items or bank earnings credit items of a plurality of individual banks, expressed in terminology of the respective individual banks, to a service description or earnings credit service description expressed in standardized terminology. Furthermore, since step (a) is not disclosed or suggested in any of the applied references, steps (b) and (c) are likewise absent from any of these references.

Applicant has carefully reviewed the Examiner's Office Action and cannot find any comparison of any of the claimed steps to any highlighted portions of either of the three references. Thus, no specific response to the Office Action can be made. However, some general comments regarding the references are provided below.

Tedesco, as correctly stated by the Examiner, discloses a method for processing checks. More specifically, Tedesco describes a scheme wherein certain funds are made unavailable until a deposited check clears. The presently claimed invention does not use such a scheme because it is not directed to the check clearing process.

Hyde, Jr. is directed to a system for cashing checks. The system includes a check cashing server and a transaction module. The check cashing server processes check cashing requests. The transaction module receives a check to be cashed, transmits a check cashing request to the check cashing server, and dispenses cash to a customer in response to customer registration information and check registration information collected from the customer and provided to the check cashing server. The presently claimed invention does not use such a scheme because it is not directed to a check cashing process.

Lawlor et al. is directed to system for distributing financial and other services to remote locations, and more specifically, providing banking type financial transaction handling via remote data terminals located in users' homes, offices or other locations (i.e., "home banking" or "remote banking"). The system in Lawlor et al. uses the ATM (automatic teller machine) network (interchange) as a data communications network for conducting banking financial

transactions from homes and offices. The present invention is not directed to performing financial transactions.

To render a method claim as being obvious, a reference or combination of references must disclose or suggest each and every step in the claim. Here, the combination of references fails to disclose or suggest any of the steps in any of the independent claims. Accordingly, the rejection of the independent claims over the combination of applied references should be withdrawn.

3. Patentability of Dependent Claims 2-11, 13-18, 20-29 and 31-36

The dependent claims are believed to be allowable because they depend upon respective allowable independent claims, and because they recite additional patentable steps.

Conclusion

Insofar as the Examiner's rejections were fully addressed, the instant application is in condition for allowance. Issuance of a Notice of Allowability of all pending claims is therefore earnestly solicited.

Respectfully submitted,

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(Date)

By:



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